

# MERRY CHRISTMAS & HAPPY NEW YEAR

# 2015



Debra L. Sears

Sears Insurance would like to be sure to include Happy Thanksgiving and thank you, each and every one of you, for your continued business and friendship. I have been helping families and businesses for 36 years and I could not have done it without you! As we near the end of 2014, it is time to give back to our family, friends,

neighbors and the many individuals and businesses that we so truly depend on daily and throughout the year. We especially thank our soldiers and their families for the sacrifices that they consistently make for us.

In an effort to continue to strive to show appreciation to others, we must, at some point, put ourselves (our health) first. Without our health, the rest of life and things take on a different meaning. An easy way to start the good intentions would be to log onto [www.myWellmark.com](http://www.myWellmark.com). You can have all your health and benefits information at your fingertips. There is a personalized online health and wellness experience waiting for you. There is a wellness assessment, health, fitness and nutritional information, health trackers and tools...**all FREE!** This is a very important tool if you are traveling or if you have a college student living away from home. Please check it out.



healthiest  
— state —  
initiative

As we progress through each year of the Affordable Care Act, there are more questions, more regulations, more tax, and more confusion. On a state level, we have been challenged by Governor Branstad to be the healthiest state in the nation by 2016. "According to the 2013 Gallup-Healthways Well Being Index, Iowa is #10 in the nation when it comes to being physically, emotionally and mentally healthy. Though cracking the top 10 is a great improvement from the #19 position we held when the Initiative was announced, we know we can claim the #1 spot by 2016. It's ambitious, but with your help, we can change Iowa and show the rest of the nation the road to wellness. Take the pledge to create a healthier, happier Iowa today! <http://iowahealthiest-state.com>." To help accomplish this goal, Wellmark has sponsored the **Blue Zones Project**. This project is a community by community well-being improvement initiative designed to make healthy choices easier through permanent changes to the environment, policy, and social networks. Please visit [www.Wellmark.com](http://www.Wellmark.com) to learn more.

A Christmas present that we will all get is the new Wellmark YMCA in downtown. The YMCA will open January 1, 2015.

Tours of the new facility are open to all members and the public! You can drop in from 10am – 8pm, December 20-23 and 27-30. No reservations are necessary. You can learn more about the new YMCA and even take a virtual tour at their site.



[http://www.dymymca.org/en/locations/wellmark\\_ymca/](http://www.dymymca.org/en/locations/wellmark_ymca/). I encourage you to make this visit a part of your family holiday "must do" list. This is very exciting!

I am pleased to share Wellmark's new **Blue Rewards** plan starting January 2015. You can be rewarded for healthier choices with this collaboration between Wellmark, UnityPoint and Hy-Vee. Please call me for details!

If you have been wondering how the Affordable Care Act will affect you, I have a very user-friendly timeline on my website. If you visit [www.searsinsurance.info](http://www.searsinsurance.info) you will find newsletters and blogs with current information from well-respected sources for your reference. The timeline is easy to find at <http://searsinsurance.info/2012/01/lets-look-at-2012-and-health-care/>. I encourage you to educate yourself. If you are a business owner, you will want to know that the Department of Labor and the IRS are both involved with healthcare issues. Information is overwhelming and free, but the knowledge that you need comes from an independent agent... that is essential. We will assess your life insurance, long term care, IRAs, and 401(k) rollovers to be sure you're headed in the direction right for you.

Sears Insurance appreciates your friendship, your business and your referrals. *Have a very safe and happy holiday season! \**

**Learn about us on our website [www.searsinsurance.info](http://www.searsinsurance.info). We have an RSS feed and/or feel free to "like" us on Facebook to receive the most current information.**

*Sears Insurance has been recognized again in 2013 as being in the Top 1% for Wellmark Blue Cross and Blue Shield in Iowa.*

Please Call Us at: **515-285-6766**

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